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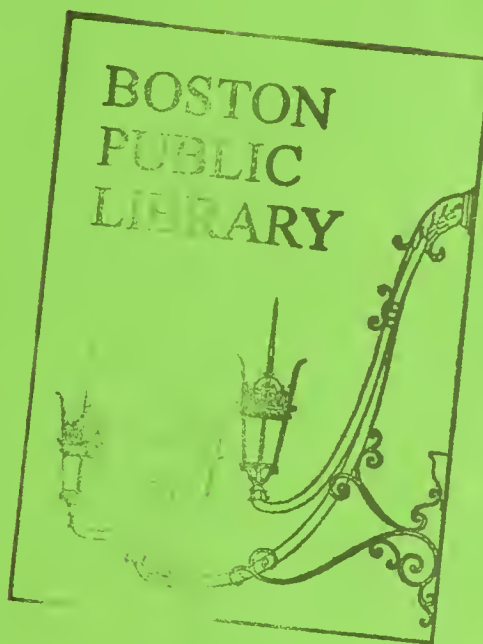
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DORCHESTER COMMUNITY NEWS

Special Issue on Housing
April, 1978.

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SPECIAL ISSUE ON HOUSING



photo by Bob Rugo

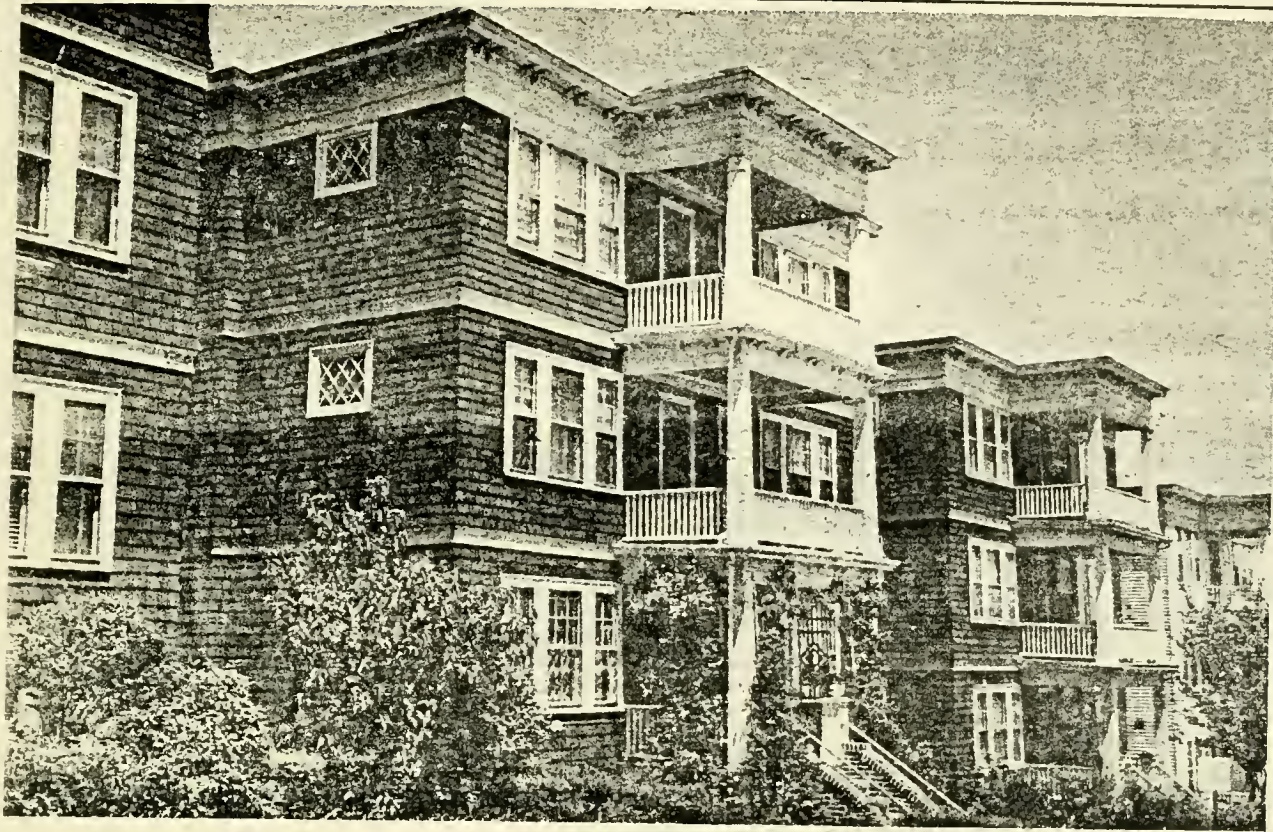
In this issue we're concentrating on one of Dorchester's biggest issues: **HOUSING**.

The last year or two have seen a small revival of the housing market in some Dorchester neighborhoods. House tours, newspaper articles, and even a TV documentary have advertised the incredible bargains to be had as long-time Dorchester residents sell their property and move on.

First we look at the opportunities this opens up: for keeping neighborhoods tight-knit (page 5); for redoing three-deckers in ways the original builders never dreamt of

(pages 6, 7); for pushing property values up and encouraging homeowner stability (page 8).

But this strategy for preserving Dorchester's housing stock has its limits too. What will the city planners do (page 9) when they run out of Victorian mansions to sell to well-salaried young professionals? Will the city put the money it takes into human services (page 10) to hold our neighborhoods together? Will it listen to local residents (pages 11, 14, 15) when they tell the city what their areas need?



Why We Moved to Dorchester

by Sean Gibney

When we moved to the Neponset section of Dorchester fourteen months ago, we knew what we wanted but we didn't know if we would find it. We were anxious to find a large house of older vintage which would give us ample room for four children and the baby due in a few months. But more than a house, we wanted to live in a neighborhood. The word 'neighborhood' conjures up a great many descriptions, definitions and images, but regardless of which current neighborhood model one chooses, they all depend on people rather than geography, or even the quality of housing stock.

We had looked at brownstones in Charlestown and at great old Victorian houses in Jamaica Plain; we even considered several suburban towns but with very little effort, we selected Dorchester because the future of Boston is intimately tied to the dozen villages which comprise Dorchester. It is not merely essential to Boston because of its size, or because it is politically critical to any city-wide candidate, or even because of its history. It is because of its future, and most of all, because of the grit and class of Dorchester's people. After meeting and talking with several people from Neponset, there was no question about where we were going to live.

Pros and Cons

Dorchester's future as the City's racial and ethnic crossroads is not totally clear. The signs of trouble are evident in a number of areas. There have been ugly racial episodes, housing abandonment, large realtors have drained their properties of money and life, and then taken refuge behind the very laws they abused, arson is evident, the public schools are mediocre at best, the taxes and auto insurance rates insufferable. Much of the housing is old and in need of

major repairs. Time grinds on, taking its toll. Many young families continue to move to more spacious and presumably safer South Shore towns. But with all the reasons to leave, many more stay than go, because Dorchester is home, a diverse assortment of neighborhoods worth the effort.

Dorchester is not one place, but rather a great many, and if the marks of decay are apparent in some sections, the signs of robust health and energy are easy to see in many more. There is a feeling of optimism, a growing sense that some unmarked corner has been turned.

The number of professional people has grown in recent years and they have saved many houses from the graveyard while contributing their time and energy to their neighborhoods through civic and block organizations. At the same time, they have found excellent housing at reasonable prices. Dorchester is dotted with once superb older houses with amenities and space which in suburban towns would be many times more expensive.

But not all of Dorchester's residents are well-educated or high-salaried. Not every child can go to the Trotter School or Copley High. Not every family can afford the taxes, the car insurance premiums, or the costs of expensive home repairs.

What of these people? With little help, they managed to raise families, pay their bills, and manipulate an insensitive and often unfair City Hall, not to mention the extravagant stupidities of the federal government. Their roots are in Dorchester, their memories and commitments are here and to lose them would be an irreparable break with the past, creating an atmosphere similar to many suburbs where most of the residents are new arrivals, and nothing echoes

out of a proud or colorful history. These are the people who carry the greatest financial burden for living here, and they live here, most of them, not because they are economic captives who have no chance to leave, but because they choose to remain.

Love Us or Leave Us Alone

Some of our problems cannot be solved with all the optimism and enthusiasm in the world. On many well-kept streets there is the inevitable burned-out shell. Triple-deckers, single family homes and even large apartment buildings sit abandoned, an insult visually and psychologically to everyone who lives nearby. The property rights of shumlords are apparently more sacred than those of the people who expend effort and money to keep a home and neighborhood attractive. The city, caught by legal diversions or its own incompetence, wrings its hands and keens like a guest at a wake, while H.U.D. continues like a bureaucratic version of Attila the Hun to ignore the basic fact that each neighborhood in each city is a distinct unit, a product of different histories and cultures, and not a clone from a single stereotype.

Certainly we hear more about neighborhoods today. But this is a country for fads, and there is still evidence that the media and the city are less than fair in their treatment of neighborhood issues.

The real measure of institutional and governmental good faith in dealing with Neponset or Codman Hill or Fields Corner or Savin Hill will be proved when they at least tolerate our choice to live here and discontinue the psychological "redlining" which singles out Dorchester for unfair burdens and penalties.

Sean Gibney is a Dorchester resident.

Ever See a Three-Decker Like This?

by Chris Harding

When a real estate broker didn't appear to show him a house, Bob Rugo, a city planner decided to investigate a three-decker across the street. To be sure the 1909 structure was no prize. The last third-floor resident, angry at being evicted by HUD, had pockmarked the sills and other woodwork with a chisel and smashed the bathroom tile with a hammer. Then, the apartment sat empty for two years with the roof leaking while squirrels and pigeons colonized the attic.

However, Rugo had friends in the neighborhood, the house was a short walk from the Red Line, the price was right, and the balcony of the third floor offered a great view of the Blue Hills. But most of all, he and co-owner Vicki Kayser of the Boston Redevelopment Authority liked challenges.

Given the condition of the place, Rugo and Kayser didn't hesitate to make radical changes in the inside of the Walton Street three-decker. They tried "to save whatever is in good condition and interesting" but were not overly concerned with restoring the building to its original style. What began as a five-room apartment on the third floor will someday have three rooms, including a huge L-shaped dining/kitchen area.

Where did Rugo get the expertise to start this drastic remodeling? Although his family was in the construction business, Rugo admits that he "didn't know a whole lot" about refinishing apartments. "It's an attitude more than a skill," he explains, "a willingness to go out and figure out how to do it."

Do You Want to Spend Time or Money?

Once a person decides to remodel, common sense and finances determine how to go about the renovation. Rugo points out there is a natural order for some projects. "You wouldn't want to plaster a ceiling before you fixed a leaky roof or the wiring."

In addition, you have to decide whether you want to spend your time or your money. Most projects can be done quickly by a professional at



a high cost or slowly by the owner at a low cost. Certain jobs are best left to professionals. For instance, as much as he loves living up high, Rugo did not relish scrambling around on a pitched roof. So he spent a lot of money on the exterior of the house.

Inside, though, he decided to use his time and save his money. In order to redo the hardwood floors, Rugo bought a 4-inch belt-sander with a vacuum attachment for the same amount that it would have cost to rent a big sander for a couple of weekends. He then spent a couple of hours a night for months painstakingly sanding and refinishing the floors. Now the floors glow like the floors on TV and Rugo still has the sander around to undo the damage done by the mad chiseler.

Certainly the most dramatic improvement, that Rugo and Kayser made was to replace the

blank wall facing the back balcony with sliding glass doors. Now they not only enjoy a view of the Blue Hills from the living room, but save on winter heating bills because the southern exposure floods the room with sunlight. What used to be a smallish back parlor now looks spacious with a huge mirror directly opposite the glass doors.

Most impressive of all is their willingness to experiment. Rugo and Kayser have been working on the second and third floors for the past three years and change their minds often as they go along. Such flexibility means living in rooms that lack a wall or two for long stretches, but they seem to enjoy "test-driving" their new designs.

Chris Harding is a staff member of the *Dorchester Community News*.

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Read How To Redo Your Own

New Booklet Offers Inspiration for Homeowners

by Chris Harding

Rugo and Kayser have produced a useful guide for people who are interested in remodeling their homes. Kayser edited "Boston's Triple-Deckers"; Rugo wrote the sixteen-page work and illustrated it with 45 color photos of his three-decker and other beautifully converted homes. Anyone who has admired Rugo's "Dorchester" poster knows the quality of his photography.

Besides photos, the booklet contains floor plans of existing three-deckers with architect's revised floor plans. These new plans are intended to inspire homeowners rather than to be copied slavishly.

The booklet contains many styles of three-deckers. Few people realize how much three-deckers vary. Some are long and skinny; others are almost square. Apartments can have anywhere from 900 to 1400 square feet of floor space.

The Rugo-Kayser booklet should be available at Little City Halls soon. If you can't get it there, write Mr. Rugo at Room 808, Office of Program Development, Boston City Hall, 02201 for your free copy.

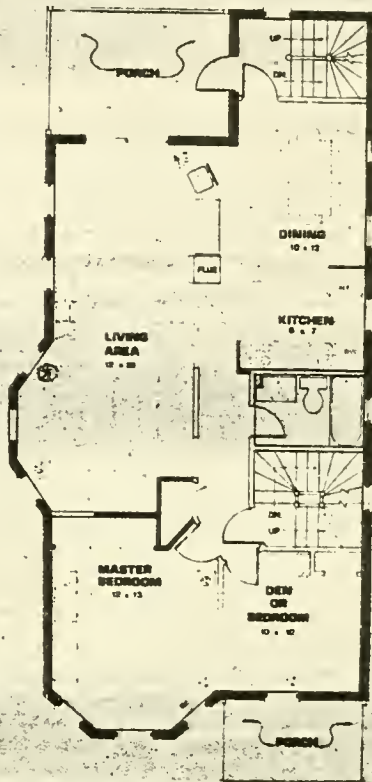
Make the House Fit You

Rugo explains that three-deckers can be great investments. In an owner-occupied three-decker, one tenant will essentially pay the mortgage, the other, the taxes. Instead of paying rent, the owner puts money into renovations and maintenance.

Rugo also describes how you can adapt three-deckers to fit different family life-styles. A large or extended family can occupy two or three floors of a three-decker; when the kids grow up, the parents can "retire" to just one floor. Single people or childless couples can knock out walls to have more spacious modern rooms.

But how much does this sort of thing cost? "It depends..." To install a sliding glass door could cost an owner under \$200 if he does it himself, around \$600 if he has a contractor do it. For those interested in maintaining rather than redesigning their three-deckers, Rugo recommends Reader's Digest *Complete Do-it-yourself Manual*. For background on how three-deckers are constructed, he suggests *Wood-frame House Construction*, Agricultural Handbook No. 73, available at the Government Printing Office Bookstore in the Kennedy Building downtown. This U.S. Department of Agriculture publication explains how to deal with moisture, deterioration and insulation problems.

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107 Greenbrier Street	0000
46 Greenwood Street	3600
28 Greenwood Street	2718
136 Greenwood Street	3200
43 Hainsborough Street	4000
17 Hean Street	3770
12 Hildreth Street	0000
34 Holmes Street	3957
42 Howard Avenue	3160
33 Howe Street	2810
56 Johnston Road	3650
126 Josephine Street	0000
10 Levent Street	3450
17 Morse Street	3200
33 Ridgewood Street	3943
158 Rossetter Street	4478

12 Torrey Street	4420
141 Westville Street	3000
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SPECIAL REPORT: STRENGTHS AND LIMITS OF THE C

Making Their Neighborhoods Stable

"House Bank" Keeps Homes Occupied

This article is based on a federally funded study of six Dorchester neighborhoods. In this article, one of the city planners working on the study describes what he found in Neponset and in the Melville-Park area.

The other neighborhoods were Uphams Corner, Lower Mills along River Street, St. Matthews Parish, and Meetinghouse Hill. We hope to report what the study found there in future issues of the Dorchester Community News.

by Bob Rugo

In the past two years, two new and somewhat unusual neighborhood groups have been organized in Dorchester. While working on a broad range of neighborhood issues, they have given a high priority to helping people find homes to buy or rent within their neighborhoods. The Committee to Stay in Neponset (SIN) has a housing chairperson for each of five sectors within its Gallivan Boulevard, Adams Street and Victory Road boundaries. The Melville-Park Association has a "house bank" serving primarily the area between Melville Avenue and Park Street and to a lesser extent the two or three blocks to the north and south.

Both groups provide a service to the homeowner who wants to rent out an apartment or sell a house, and to the person who likes the neighborhood and wants to become a homeowner or tenant. Neighborhood strength, they realize, depends not just on outside forces such as the adequate delivery of city services and public investment in streets and schools, but also on the confidence of each individual resident, particularly homeowners, that the neighborhood is a good place to live now and will continue to be in the future.

Each homeowner asks, "If I keep my home in good condition, will I be able to sell it for a reasonable price?" "If I put the effort and money into keeping my rental apartment in good condition can I find someone who will want to rent it and take good care of it?" If the majority of homeowners have confidence that the answer to these questions is, "yes," then most homes will be well maintained.

In Dorchester, where four out of five residential buildings are owner occupied, the individual homeowner is particularly important. By helping match up people who want to live in their neighborhoods with people who wish to rent or sell, these neighborhood groups have made a strong direct contribution to preventing housing deterioration and abandonment.

Federal Study Shows Unique Areas

Recently the Massachusetts Institute of Technology interviewed people in Neponset and in Melville-Park as part of a federally funded effort by the City of Boston to encourage home ownership in the city and reduce housing abandonment. By interviewing about 60 recent home buyers and long-term residents in each neighborhood, the researchers attempted to learn more about the behavior of recent home buyers and the confidence of both new and longtime residents.

While the research findings have not been fully analyzed, it is clear that both neighborhoods are quite strong. The residents find a great many good things to say about the neighborhoods and have confidence in the future. But there are also some important differences between the neighborhoods. Clearly, any effective

urban policy has to recognize that neighborhoods which may be close to each other on the map, and may look alike physically, may have very different needs.

Nine Out of Ten Would Buy There Again

New home buyers in both Neponset and Melville-Park seem quite satisfied with their neighborhoods. Nine out of ten who bought homes since 1972 said they would make the same choice again today. Among those who had lived there more than ten years, almost nine in ten (88 percent) said they would encourage their children to buy in the neighborhood.

Owner-occupants bought 85 percent of the homes sold in Melville-Park and 80 percent in Neponset, keeping resident ownership high as in the past.

Homeowners over age 65 sold one-third of all homes in each neighborhood. This shows how important normal aging is in bringing homes onto the market and creating a need for new home buyers. In Neponset, three out of four of these new buyers already lived in the neighborhood, an extremely high figure. In Melville-Park half of the home buyers already lived there, but surprisingly, one out of three came from outside Boston. Only one in twenty came from outside the city to Neponset.

Melville-Park had more young people buying their first home. Half on Neponset's new buyers had previously owned homes, compared with one-quarter of the new buyers in Melville-Park.

Word of Mouth Works Best

The survey seems to show that both neighborhood groups were wise to set up their own housing information services. Not only did most home buyers already live in the neighborhood and try to buy homes in places they were familiar with, but very few used real estate agents to find out what they wanted to know about the neighborhood or about houses to buy. Friends familiar with the neighborhood were the

most important source of information for home buyers, probably because they had more credibility than someone whose business is selling houses. The neighborhood housing services fitted right into these patterns by providing local information and by putting new buyers in touch with existing residents.

The two neighborhoods differed, though, in how residents viewed the future. New and longtime residents of Neponset agreed that the neighborhood is very stable, having neither deteriorated nor drastically improved in the recent past, and not likely to change much in the future. In Melville-Park there is some difference between the newer and older residents, as you can see from this question about property values. While over three out of four recent buyers feel that property values are increasing (and the official figures agree), over half the long-term residents feel that property values are going down.

While Neponset has been a stable neighborhood, Melville-Park seems to have gone through a slight decline and revival. For Melville-Park to be well maintained, long-time residents may have to realize that values are not declining and that investments in home maintenance are worthwhile.

In spite of the recent pressures of school integration, excessive reliance on the property tax to support local government, inflation (especially of home heating costs), racial integration of the neighborhoods, and housing abandonment particularly in absentee-owned buildings and larger apartments, there are real strengths in Dorchester. Some neighborhoods are improving. And residents are working both to reduce the ever-present problems and to build on the existing strengths.

Bob Rugo is a city planner who lives in Dorchester and works on the "Living in Boston" project of the Mayor's Office of Program Development.

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The names of 32 Dorchester streets, boulevards, avenues, etc. are hidden in this puzzle. Names are written forward, backward, up and down, and diagonally. There is one abbreviation.

A prize will be awarded to the first person who mails in a correct and complete solution. We haven't decided yet what the prize will be, but mail your street list to Dorchester Community News at 2 Marlowe St., Dorchester 02124.

puzzle by Chris Harding

The New Vision for Saving Dorchester

Does It Have a Blind Spot?

by Kit Binns

Do your friends and relatives in the suburbs think living in Dorchester proves you are crazy?

Do they hint behind your back that you're too poor to get up the bus fare to Weymouth?

They are in for a surprise. Some people think places like Dorchester are the wave of the future. You may have heard them already: Ian Menzies in the *Globe*, the television documentary last year on Melville Ave.

But what is this vision of hope; what has caused it; and what does it mean to those who lived here when the mere mention of Dorchester brought dark clouds of gloom to the press?

Suburbia Runs Out of Gas

The vision is simple enough: a revived city where people work, play, and raise their families in safe, well-served, stable and affordable city neighborhoods.

What caused the vision is equally simple: the end of cheap suburban housing, built on easy mortgages and the post-World War II highway expansion. The cheap land is gone, building costs are out of sight, it's over an hour driving to the outer suburbs, and gas is 65¢ a gallon.

Finally, the vast post-war baby boom generation is just reaching the point where it wants to buy. "When the tidal wave of new households engulfs urban areas, most of the existing housing supply will be brought into play because the nation simply cannot produce enough new housing in the next 15 or 20 years to meet the new demands." The quote comes from a study by Boston Redevelopment Authority researcher Rolf Goetz.

What Will the Vision Do for Dorchester?

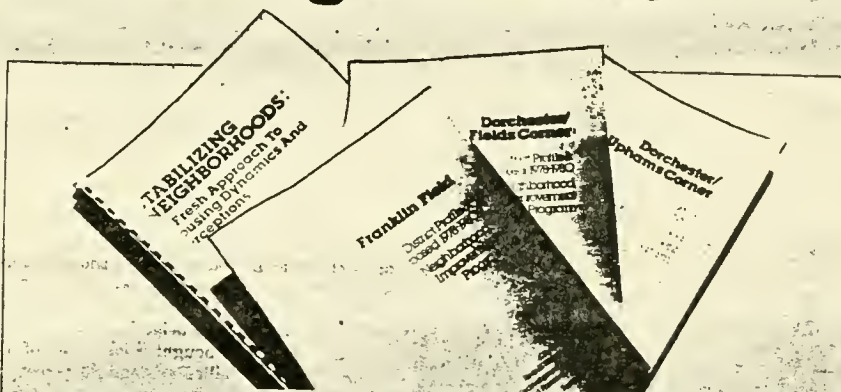
As the housing supply shrank in suburbia, it was only a matter of time before the media "rediscovered" Dorchester.

But the areas they are "rediscovering" are Melville Avenue and Ashmont Hill. Here middle class "young professionals" have been buying up the grand old Victorian houses and restoring them to their turn-of-the-century luster. John Coggeshall, one of the earliest of this breed and a ten-year resident of Ashmont Hill, puts it this way: "People who have some choice will buy. They could afford to buy on the South Shore but prefer to use less of their income for housing."

What about the rest of Dorchester? Most of us live not in gabled Victorian mansions on spacious lots, but in more crowded two and three family houses.

Bob Rugo of the city's Office of Program Development thinks that the Melville Ave. story can be repeated in other areas. "The three-decker is an alternative to the starter home. It is extremely cheap to own. Many were very middle class, and because they have such things as windows on all four sides they appeal to people who might not want to live in a South End townhouse."

Others are more skeptical about attracting rootless professionals to traditional Dorchester housing. Frank McNeil raised a family here. In the summer of 1976 he got involved in housing problems when he got the familiar run-around from the city about tearing down a burnt-out three-decker around the corner. He's glad that some of the Victorian pockets are being restored, but doesn't expect it to solve many of Dorchester's problems.



A good way to see what the city is actually doing is to go through the BRA booklets on each Little City Hall district.

Each booklet starts off with excellent information: type and condition of housing, population statistics, percentage of owner-occupied houses. Then it lists city investment in the area.

The emphasis is on a few major capital expenditures (schools and police stations seem to lead the list), and scattered smaller ones (sidewalks, lights, trees, park improvements). These are usually good things, but against our enormous problems they don't make much of a dent.

Even the most successful programs, like the Housing Improvement Program, seem hope-

lessly inadequate. For example in the Uphams Corner district of about 50,000 people, the 1977 HIP budget was \$300,000. Even that modest figure doesn't tell the whole story. "Participation in HIP has been minimal," adds the report. "HIP data of August 1977 indicated 37 homeowners applied, 18 of whom were suspended from the program."

Few would argue against reviving our scattered Victorian neighborhoods. But what will that do for bootstrap efforts in Codman Square, housing problems at Franklin Field, or neighborhood confidence in St. Mark's Parish? There is danger in an attitude which underestimates the depth of our problems, or which glosses over the unglamorous day-to-day struggle to make Dorchester a better place to live. — Kit Binns

"I believe in the private market, but look at the abandoned three deckers and brick apartment buildings — how is private money going to be got in there? This is going to take a lot of public money, directed by the people who live in the area." He's also wary that some of the people who have "discovered" Dorchester will "be gone in a day for a better job," off to discover another city.

The High Price of Success

But let's suppose the strategy works; let's suppose the young professionals can be attracted to three-decker neighborhoods. Will they crowd out the older residents?

Rugo doesn't expect so. "Because Dorchester is 80 percent owner occupied, people have relatively large control over their own destiny, as opposed to the South End where the pattern was mostly absentee ownership of rooming houses and apartments." Much of the South End is now occupied by middle and upper-middle class people since the Boston Redevelopment Authority decided to clear out the poor people living there ten years ago.

Such a wholesale clearance may never hit Dorchester. But rents and housing costs may escalate even without well-off outsiders moving in. What if lifelong residents can no longer afford to rent or buy in their own neighborhoods?

David Salomon worries about this. The problem, says the director of Columbia-Savin Hill Neighborhood Housing Services, is that three-deckers need a lot of repair work — expensive repair work. "To make them viable economic units for those who live there means the end of the \$90 to \$125 apartment. The rents won't be astronomical, but \$180 to \$200."

Salomon sees a solution, though. "One way to keep down the rents is to maintain as high a degree of owner occupancy as possible. This is a kind of subsidy for poorer people, because the

investor-owner is in it primarily for a profit, and will charge higher rents than the owner occupant."

City Isn't Planning for the Crisis

Unfortunately, the city has few programs that encourage owner occupancy. Bob Ryan of the Stay in Neponset group puts it bluntly: "The city doesn't have a housing policy."

City planners agree, though in the absence of a policy they are getting the most mileage they can out of their Melville-Park strategy. "The city hasn't spent massive sums of money," says Coggeshall. "On the other hand the city has done some small things. They are relatively hiccups, but they are something which attracts some people — the Dorchester poster is the classic example, which cost \$500. We think 500 people bought simply because of that poster." Rugo also emphasizes that publicity is the name, and getting outsiders to buy is the game. The numbers involved in Dorchester, though — with a population of maybe 175,000 — are tiny. Rugo: "Maybe 800 houses a year are sold in Dorchester, and you're not talking about 800 outside buyers a year."

The city is trying to shore up a particular piece of the private market by attracting — in Rugo's words — "bankers, corporate executives from out of the area." People already living in Dorchester aren't the target of the city's campaign, even though they buy most of the homes sold every year.

In less fancy neighborhoods the city is doing little to encourage stability or full occupancy of housing. It's not improving city services, adding social services, or cutting taxes.

The city's strategy amounts to this. Fix up the ritzier, more marketable neighborhoods, and maybe the rest of Dorchester can hitch a ride.

If this is the best the city can do, we're in trouble.

CD grant — a drop in a leaky bucket

by Mike Prokosch

Why can't local people review and help pick Community Development (CD) projects?

Till now they've only been able to propose projects at community meetings in October, then wait till March for city hall's decision. This year Dorchester residents got Fields Corner Little City Hall to meet to go over the projects the city had picked. But the meeting, set for the first evening of February's snowstorm, was cancelled and never rescheduled.

Without that citizen voice, city hall can put CD money wherever it pleases. This year it is putting money into projects that have "immediate visibility." That means projects where neighborhood people can see the results right away, before the mayoral election on 1979.

Short-Term Impact — Long-Term Disaster?

The city does what quick, highly visible results, agrees city planner Jim Carras. He also explains that the bonds which Boston sold to get \$19 million of this year's Neighborhood Improvement budget have to be spent on highly visible construction projects, including parks and street lighting. (Before the last mayoral

election, too, the city floated a large bond issue to pay for highly visible public works projects.)

The city hopes to build residents' confidence in their neighborhoods by showing them the city is investing there right now. But the city may be destroying that confidence by choosing not to fund other, longer-term projects.

Hart Poll Says, Save Buildings

Spokespeople for the city say this is what we want. "The budget...shifts the emphasis for targeting of funds to those concerns voiced by city residents in last year's Hart Poll, security, housing, physical improvements and needs of the elderly," declares the press release for the Neighborhood Improvement Program.

"People are much more concerned about capital neighborhood improvements, visible kinds of things, than human services," agrees Bruce Bolling, assistant little city hall manager in Franklin Field. "Neighborhood groups and concerned citizens raised that with me." (see article on Grassroots Community Group, page 11.)

That may well be true in Franklin Field, where the city is just getting around to spending

decent money on neighborhood preservation. Much of the area is gutted, with 400 abandoned buildings and 1000 vacant lots. Clearly the first priority is physical survival.

However, other groups in the area — notably elderly residents from the Franklin Field Housing Project, and the Cultural Resource Workshop (CRW) — point out that the lack of human services has caused the area to deteriorate. This includes poor city services: maintenance at the elderly housing project, trash pick-up, snow removal. In response to this lack, CRW submitted a proposal for a neighborhood information center and hot line. The city rejected the proposal.

Residents Say, Save People

Where neighborhoods have community centers and services, they will defend them. City hall found that out Thursday evening March 23, when Savin Hill-Columbia residents filled one-third of the City Council gallery to demand funds for a larger Little House Health Center.

Most of these people hadn't read the Hart Poll, so they knew that if people aren't surviving it doesn't matter what condition the buildings are in. That if kids are out on streets without recreation programs it doesn't matter how well you board up a vacant house or how often you clean the beer cans out of a vacant lot — not that kids are the only ones throwing beer cans.

What makes a neighborhood worth living in, the Little House supporters were proving, isn't just whether the city put lights on your street last year. What makes people decide not to move out is the social centers that keep us together and the service programs that keep us alive. In North Dorchester there are 15,598 residents for every private doctor, and only two of five families have a car to get to the suburbs where the doctors have moved.

Too many of the city's programs assume that homeowners are the only people living in Dorchester. That buying and repairing a home is the only way you can 'invest' in your community. And that neighborhood confidence is a fresh coat of paint.

The Bigger Problem

Sadly, it doesn't help to say the city should fund human services and not the Housing Improvement Program. Obviously it should fund both. Equally obviously, when it doesn't have enough money it's going to give what it has to the people with more money and political pull.

It doesn't even help to say that with a budget of \$43.8 million the city should give Dorchester more than \$6.7 million (this year's budget for Uphams Corner, Fields Corner, and Franklin Field). Even if the city did not rake off \$10.2 million, and distributed the whole budget fairly to the neighborhoods, our \$11 million or so would fall far short of solving our problems.

Mike Prokosch is an unemployed preacher on the staff of the Dorchester Community News.

Learn How to Buy a Home

A three week course outlining the steps in purchasing a home will be offered at the Murphy Community School, 1 Worrell St., beginning Tuesday, April 11 at 7 p.m. The course is being conducted by the First American Bank for Savings in conjunction with the Committee to Stay in Neponset (S.I.N.)

"This course is designed to show people who want to own their own homes in Dorchester just how to go about it," said course coordinator Ed Forry, First American's Community Relations director. "We'll be bringing together some well-informed persons to provide information about ways to become and remain a homeowner."

The course is designed for Dorchester residents, but anyone interested in owning their own

home in Dorchester is welcome to attend. Meeting dates will be three Tuesday evenings, April 11, April 25, and May 2.

The bank sponsored a similar course last fall with the St. Ambrose Parish Council in Fields Corner. Some 135 people attended that course.

The courses are part of the bank's First Fund for Dorchester's Future program, geared to boosting homeownership in Dorchester neighborhoods. The Fund, which provides home mortgages and home improvement loans to qualified buyers in the community, also includes extensive counseling to local homeowners.

The first session will include a brief slide show of Dorchester housing, along with a discussion of the different types of houses available in the community. Other topics in the three week series include: home financing, maintenance costs, types of houses and the values of home ownership.

All meetings begin at 7 p.m. and continue until 8:30 p.m. All interested persons are encouraged to attend.

HIT THE JACKPOT!

On April 7 at 7:30 Dorchester Fair Share is sponsoring a LAS VEGAS NIGHT at the Grover Cleveland School, 11 Charles Street (Fields Corner) in Dorchester. Admission is \$3.00 in advance, \$3.50 at the door. Your ticket is worth \$100.00 in chips! For tickets and more information call Dorchester Fair Share, 436-4192.

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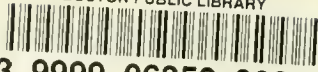
PUBLIC MEETING ON "DORCHESTER 350"

The 350th anniversary of Dorchester's founding is coming in 1980. How should we celebrate it?

A public meeting to discuss this question will be held Sunday, April 16 at 8 p.m. at the First Parish Church on Meeting House Hill. Host will be Rev. James Allen, pastor. The meeting is sponsored by civic and institutional representatives incorporated as Dorchester 250, Inc.

Then, on April 29, Dorchester 350 will hold a kick-off benefit at Florian Hall. Steve Graham will chair the event, which features a 9-piece band. Ticket price: \$5.

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